

REMARKS

Claims 1-54 are pending.

On November 6, 2002, the Examiner and the Applicant's representative conducted a telephone interview to discuss the pending Office Action. Applicant thanks the Examiner for the opportunity to discuss the case in such a manner.

In the course of the interview, the Examiner agreed that DISC RECON-Plus as discussed in the article "Reconciling Accounts the Automated Way," by K.E. Kerminec, 1990 (Kreminic) fails to anticipate the claims of the present application, since the reference does not disclose the particular elements recited in the claims. The Examiner therefore agreed that Kreminic is insufficient to form the basis of the §102(b) rejection. The Examiner further agreed that the combination of Kreminic and U.S. Patent No. 5,134,564 to Dunn et al., even when combined with the cited portion of Applicant's specification, is insufficient to render the claims unpatentable under §103(a).

The Examiner stated that he would withdraw the pending §102(b) and §103(a) rejections, and would perform an additional search for prior art. He further indicated that, in the event the search yields relevant art that is sufficient to form the basis for a new ground for rejection, he would issue a second non-final office action citing the new art.

In the absence of such new grounds for rejection, early allowance of all claims herein is requested.

Case 4760

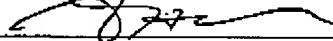
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Should the Examiner wish to discuss the above remarks, or if the Examiner believes that further contact with Applicant's representative would help to advance the prosecution of this case to finality, the Examiner is invited to telephone the undersigned at the number given below.

Respectfully submitted,

Dated: November 7, 2002

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